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which has served the
all if profitable as long as an

the requirements of the nations so industrially advanced as to be able to lend money remains to keep money where it is not wanted. In years gone by English capitalists generally were the money-lenders. It is remarkable that in the past two or three years the United States had many millions to lend to Europe, and even the still newer territory of Australia sent of its surplus cash for use in England. These movements may perhaps be regarded as exceptional and it will probably be found that

PRIVATE DEBTS OF SOLDIERS.—The Military Commissioner of the New South Wales Government, in a supplement to the "Government Gazette," issued on Saturday, notified that information of the general public that any soldier who has taken the oath of engagement is bound by the Naval Forces Regulation (now subject to the Imperial Mutiny Act (now the Army Act), and also to the Queen's Regulations. Regulation 333 authorizes the commanding officer to cause proclamations

under ordinary circumstances the monetary wealth of the old world will find use in the new, rather than that of the new in the old. What, however, these conditions, exceptional or otherwise, serve to show is the readiness to move gold to the points where it is needed, and consequently to assimilate the market rates for money. This may apply to capital for ordinary market, rather than for investment purposes, such as it is used for by insurance com-

—“ That if landlords or other inhabitants of the soldiers to contract debts, such debts shall not be discharged, and if after such proclamation the inhabitants shall notwithstanding suffer the soldiers to contract debts, then, it will be at their own peril, the officers and commanding officers shall be held responsible and obliged to discharge such debts.”

The members of the Permanent Force in the New South Wales are subject to the provisions of the Imperial Army Act and also to the Queensland Act, and it has been the practice of the Government, as a matter of grace, to pay to exonerate a portion of the pay due to any soldier in discharge of such claim. This practice is

panies. But it covers all loans on long-dated mortgages and Government securities as well as three months' bills. Hence, if the sphere of investment of an insurance company in Australia, the United States, or England is subject to invasion and disturbance by readily movable capital from without, its rate of interest may be prejudicially affected.

MAJOR-GENERAL FRENCH to be inexpedient, inconvenient, and tending to the demoralisation of the discipline, hence he notifies that no such state will in future be made.

THE DROUGHT AT SYDNEY.—There can be no doubt that at Sydney the drought is pronounced. Mr. Russell shows that since January 1st 1882 only 8½ inches of rain has fallen at the Observatory, while the annual average rainfall, for a period of 40 years, is for the first four months 16½ inches.

Naturally, of course, this movement began with the insurance companies of the mother country. There, since 1891, the interest earnings by British life offices have dropped pretty steadily from

THE WEATHER.—A COLD SNAP.—"It is fiercer" reported most of the inland stations today, with frosts. At Sydney it became crisp at times, but the keenness here was compared, say, with some of the months. At Wulacha, for example, the thermometer fell to 10 below freezing point, which was

44 to 3½ per cent. And with this prevailing tendency their directors have not dared like colonial Governments without adequate consideration to make their contracts dependent on the rate of interest, as if there were to be no further decline. They have generally reduced their valuations from 4 per cent. to 3½, 3, and even 2½ per cent. In the United States the same made. It whether cables re of the c this may and Austr able wh case as

reported six degrees of frost, overall seven degrees. At Armidale, frosty, and at Bathurst, while downbels they had it down to 28°. Sharp frosts at Urana, Quirindi, Bockley, and at various degrees below freezing point recorded. It was fashionable to be in the thirties, as it was the exception to the temperatures, as it was the exception to the record of over 70° as the highest shade re-

life offices has within the same time dropped from 54 per cent. to 41 per cent., the earnings in some instances being even less than the lower rate. The figures seem to warrant the adoption of a higher rate of valuation than obtains in British offices. But the exceptional movements of capital and tendency to equality of rates have forced the directors

Sydney 65° was reached, with a drop to 35° at grass. Wilcannia recorded 72°, with a 39°, and Bourke had a similar experience. The highest was 70°, and at Lismore, Richmond River, 77° was reported. Small last night said that a little rain produced in the southern districts on Saturday evening, but he was without telegrams yesterday afternoon. Generally light westerly winds and rather are expected to-day in the colony.

to take precautions. One company has gone down to a 2½ per cent. valuation. And if the inquiries just instituted should confirm the conclusion that a little less than 3 per cent. is to become the average rate, then that figure would be none too low. Probably a 3 per cent. basis would be low enough in view of the fact that the earnings are still over 4 per cent.

In Australia, as in other parts of the

steamer Karyalus, which yesterday arrived in Singapore, brings Java news to the ultimatum. The reports to hand from the Dutch Consul at Melbourne suggested to the Government that such youths should go through the normal schools in Australia, with a view to their employment in Netherlands, India. Up to now it seems that Australian mining engineers in Netherlands, India, have given preference to some here, signed

world, the rate of interest earned by insurance offices has been declining, having receded from 8½ per cent. in 1881 to 4½ per cent. last year. The tendency to equalisation is apparent, since the fall in the earnings of English offices was only ½ per cent., in the United States offices 1 per cent., and in the Australian institutions over 1½ per cent. Where they

longer periods. The promising of mining in the archipelago has created a greater demand than ever for slaves. The Euryalus brings accounts of disturbances amongst the coolies on mines in Banks. One correspondent writes that the deeds done in connection with coolies recruiting for Deli and Borneo are holy compared with what is done in Banks. The coolie brokers in the Netherlands and the people in the

were divided in 1881 by fully 2 per cent., now little more than 1 per cent. separates them. Clearly there is assimilation. And when Mr. Teece began the work of lowering the valuation rate of our oldest office from 4 per cent. to 3½ per cent. a few years back he was but following the good examples being set in England. And the valuation by the representatives of two

packed like "herrings in a barrel." The mortality amongst these people at the tin mine is described as enormous.

MISSING CASUALTIES.—Word was received yesterday that the British iron barque *Albatross*, which left Brisbane in ballast some time ago, has gone ashore at Timaru on the east coast of the South Island of New Zealand. The vessel is bound in to Timaru to load with wool, and is a barque of 1600 tons. The steamer

other colonial offices on the same basis is in accord with the general trend, which may wisely be imitated by all our institutions. Australian Governments may be able to make long-dated contracts at 4 per cent, and pay millions of the people's money in excess of what they would have to pay under prudent borrowing conditions. They evidently think the colonies are rich.

humbin, which was towed into Sydney with the shaft broken, has been repaired. The representative of the North Coast Company's steamer Tooty ashore at Morna Point, are being paid for the dredged ahead with. It is likely that the Marine inquiry into the accident will be opened at the ordinary meeting of the board.

NOVEL PROPOSAL TO LIFT A WRECK
The raising of the steamer Tasmania, sunk off the coast of New Zealand, will be accomplished by means of air can do it, according to a report.

and it is to their advantage to share their wealth with their creditors. But if life assurance companies make their contracts on a 4 per cent. basis, and their interest earnings fall to 3 per cent., directors may find their balance-sheets deficient of the funds to pay assured the amounts guaranteed, at any rate some of the survivors or their representatives. However, the move-

Mr. Porter, who is in charge of salvage operations at the wreck, estimates that 100 of Belk's patent air-bags will be sufficient to float the steamer *Tasmania* to the surface. If sufficient bags can be placed under the vessel, a cable would be put round the air-bags attached. The bags are made in New Zealand at a cost of £2 each and are of strong indiarubber, protected by a netting. They are fitted with safety valves which prevent them from bursting.

ment in progress in England and the United States will probably be followed here generally. The natural eagerness to declare bonuses will never be allowed by prudent offices to imperil the safety of the sums assured. While bonuses can be declared as they are by our Australian institutions generally, there is evidently a reserve

pressure from within the air-bags, meet less resistance from the weight of water increases, will let off a sufficient quantity to prevent the bags from bursting. Each estimated, has a lifting power of three tons. Porter says that a survey of the Tash has been completed. The whole of her deck traversed, and the diver has been down to the main hold. The vessel is reported in a good condition. The winches are not

When the admission of selling down valuations and its application in that way is practically commended by the policy of British and American officials. Delay in adopting the reduced valuations will not be favourable to the operation. Every year's postponement will increase the amount required to be added to the reserves for policies that may have to be written down from 4 per cent. to 10 per cent. or more. It is probable that the decision will be taken to write down the reserves to 10 per cent. or more. It is probable that the decision will be taken to write down the reserves to 10 per cent. or more. It is probable that the decision will be taken to write down the reserves to 10 per cent. or more.

BULLION SHIPMENTS.—The R.M.S. *Arcturion*, which sailed on Saturday for London, took aboard bullion for Queensland, valued at £14,400, shipped by P. and O. Company; also bullion, valued at £3888, shipped by the Shipping Company of Australia.

31 per cent., or 3 per cent. It may in this
be made the profits of years to admit of the
accomplishment of the change, if it
is to be done without the raising
of premiums. Premiums charged by
Australasian life offices generally include
a heavy loading, but the expenses
of some of them are tolerably heavy also,
and that it is needless to say would not
be in the way of settling down.

of next year should see the accomplishment of the desire of railway servants to erect a memorial to the late Chief Commissioner, Mr. J. H. P. The form that the memorial will take, an orphanage for the support of the children of deceased railway employees, is known. At the last meeting of the committee which managed the raising of the funds for the memorial, it was intimated that numerous contributions had been received from persons representing all suitable classes and buildings.

Still they are greatly assisted by a favourable mortality return. Life assurance reports commonly speak of fewer deaths than were expected, and under such conditions sufficient reservations of profits are doubtless possible to admit of establishing the offices generally on the safer basis, when lower valuations would create. Heavy loading and favourable

Thornleigh railway station. The site is 10 miles from Sydney, and is at an altitude of 600 feet above sea-level. Correlatively to the surroundings, it occupies a high position, and from it is said to be charming. The land, when first acquired, no time was lost in the preparation of the plans under

mortality returns, indicating that the net premiums are quite high enough, if not too high, contribute largely to the success of Australasian life offices. In the light of the precautions being taken by American and British offices, these advantages ought rather to be used to secure a lower basis of valuation than to maintain bonuses.

sum in the hands of the committee is \$2,000. It is proposed that, together with the cost of the land and the erection of the building, \$2,000 will at first be used. The plans will be drawn that the structure may receive additional contributions from time to time. The original subscribers will not provide for any endowment, and so the maintenance, &c., will have to be defrayed after by regular subscriptions.

The position as it now stands with regard to the cable question is unsatisfactory. After long delay and discussion we learn, as we pointed out briefly the other day, that the home Government declines to assist directly in the construction of the Pacific cable, and that the chairman of the Eastern Extension Company thinks we shall

ern Australia, April 9, addressed to a general audience in Sydney, will be read with interest in this country is at a low ebb at present, and it is so for a year or two to come, as the mines have been overdone. The mining industries are at the moment. Last year's output of gold was £3,600,000. The mines are very rich, but the cost of working is very heavy. Nothing like 15oz. to the ton will pay. The statistics and information are quite different to what are given in the London and Sydney papers.

know something definite about the all-British Cape scheme in about six months' time. Whether there is or is not anything more than a superficial connection between the two matters, and whether or not one is being played off against the other, it is of course impossible to say. What is clear to the public mind of this and the other colonies is that our interest of acquiring an alternative source of supply is not likely to be without interest to the United States at Home and the pinees we are for an all of our hands.

With a the ceremony

are arriving, who are for the most part from South Australia. The land laws of Western Australia are liberal, but it will be a year or more before the land settlements will tell. At the present time broadstuffs have to be imported."

RUNAWAY IN THE CITY.—About half an hour after noon on Saturday a horse attached to a carriage, and driven by a man, was seen to be owned by Mr. C. Woodcock, of Emu Bay, standing at the junction of O'Connell and Pitt streets, when by some means the animal

native cable service is delayed by the action taken by the home Government. It may be freely conceded that the Eastern Extension Company, which opened up cable communication with

frightened and bolted with the driver galloped down O'Connell-street, turning the corner at the "Herald" office, and, passing a 'bus coming down Pitt-street, collected an unoccupied buggy outside the Emporium.

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IGN. spring up; and where are manufactures likely to begin as close to the coast. Then again, with the vista of a great international commerce opening, it may be taken for granted that the known iron resources of the colonies will be developed; which, of course, means

addresses were delivered from the balcony hotel. Alderman W. Carter presided.

Mr. John Haynes, M.L.A., then was recognized, and during his remarks, the speaker, a portion of the time was taken replying to questions from the audience. Speaker said before he spoke upon the bill he desired to read to Mr. Bell. (A voice: "I missed Mr. Reid.") He then said: "I am glad to hear that the anti-fence law had secured the use of that balcony in every Saturday until Mr. Reid went under. Laughter, and a voice: "He never will.") Speaker had followed Mr. Reid unwaveringly.

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and isolated from the people across the whole of such States were not recognised as the basis for creating the Senate. The creation of majority Government by a commonwealth of States was not practically what was the most powerful and the dearest right of any man in the vix., that of manhood suffrage. Continuing speaker said the election of the federal Senate the people was one of the greatest injustices in Australia. The powers of the Senate, the Constitution and the constitution of the States also referred to. The speaker said that in the political leaders were in favour of it because of the higher emoluments that it was to them in the shape of good fat billets. "So you'll never get one." He did not want anything but a federation that would be a benefit to the people of New South Wales. The speaker said

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He considered the bill a little too cheap, and the electors to wait until they got a response. At the conclusion of the addresses Mr. replied to a number of questions. As the was thinking the chairman called for a vote large majority of those that remained voted the bill. Three cheers for a free people in and a vote of thanks to the chairman closed ceedings.

MEETING AT LEIGHAMONT.
An open-air meeting took place on Saturday

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Mr. G. S. Beaby (organising secretary Central League at Anandale) took up the second topic. He said that Mr. J. A. H.A., who, though present at the opening address the meeting. Mr. Beaby proceeded out that there were three blots in the bill, a hundred smudges. The three blots he stated in that relating to the finances, the debt to be exported, the equal representation in the Senate, and the rigidity of the

tion. A vote in favour of the non-acceptance measure was declared carried.

**MESSRS. LAW AND E. M. CLARK,
AT BALMAIN SOUTH.**

On Saturday evening an open-air meeting of electors of Balmain South was addressed from Howe's balcony, Darling-street. Mr. C. D. occupied the chair. The attendance was of a considerable number.

Mr. Law said he came before them as a vigorous supporter of the present amended constitution, in which he could see no difference from that submitted to the electors of the colony in June 1892.

Mr. Clark said, in opening, that he believed himself in the light of a humble individual, the lowest state of the political ladder. He was not one of those who are always looking down upon others. Moreover, on the former occasion question of federation was submitted to strong opposition it. He claimed his action to be justified on this occasion, because if they reject measure they were sure to get a better bill.

A vote at the conclusion of the meeting accepting the measure was declared.

MEETING AT NORTH BOTAN
On Friday, under the auspices of the O Anti-Convention Bill League, Messrs. M.L.A. and J. A. Dobbin, B.A., addressed which was fairly well attended, from The Law House, North Botsford, Alderman presided. Mr. Cotton referred to the "Bradd" about the objection to which there was a no dispute at the last election. Now that it definitely fixed for 10 years in the amendment making it worse than before for New Zealanders previously to be made. The evidence of the statistics

four colonies and an independent country supported by the Government, and representing both advocates and opponents of the present taxation. The speaker then accepted the present federal bill meant to tax at the bill per head in N.S.W. He said: "That the bill handed by the Premier for the purpose is not acceptable to the audience," Mr. Dobbin, in according the resolution, said: "I am glad to see the speaker's attitude, and to know that the speaker is not a member of the bill. (Applause.)" Seven or eight men held up for the motion, and a lesser number

MR. B. B. O'CONNOR AT SMITHFIELD.
Mr. B. B. O'Connor, M.L.A., gave an address at the Town Hall, Smithfield, on Thursday, at the annual meeting of the O'Connell League. Mr. O'Connor spoke in favour of the bill and ridiculed the New South Wales was being sacrificed. A thanks to Mr. O'Connor was carried.

MEETING AT ALEXANDRIA.
On Friday a meeting was held in the Alexandria Town Hall. There was a large gathering of the people. Mr. O'Connor, M.L.A., was invited by the Mayor (Alderman Moles). Mr. O'Sullivan, M.L.A., said he was a sup-

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any nation. (Applause.) Freeholders and technicians alike were favourable to the bill, and it passed into law he felt confident it would have a free and enlightened nation to applaud it. Mr. Allen Hunt also spoke, and in favour of the bill was carried with cheers.

MR. R. WINDEYER AT DARLINGTON

Under the auspices of the Anti-Bill League at Darlington addressed a large and orderly gathering of persons coming from the balcony of the town Hotel, Red Lion, Darlington. The meeting was occupied by Mr. Richardson.

Mr. Windeyer, who was well received

accorded a patent hearing, said he had derlington with a knowledge that he was addressing a body of men who were as democratic as could be found in any electorate, and that the men of the various parties were well informed on the various points of great question of federation. He was pisset such a body of men, and hoped to meet their argument. As a representative of the Bill League he would say it was not the wish of the league to indulge in personal attacks on any of the members of the cabinet, but that it was dangerous the cause. If they could not take

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**THE
RECEPTION OF THE
NEW GOVERNOR**

will be on a Grand Scale, and preparations being made to make this together as complete as possible, and give a hearty and impressive welcome to the Vice-regal Representative, we will confess that "The lot has fallen unto us in a fair land."

The Display by School Children is to be a leading incident, and Fine Clothes for the Poor a pleasing sight at any time, parents of the School Children will find it

HORDEN'S IN PITT-ST.

the necessary Fine Clothes can be bought

a very small Outlay, and as we have made
and Preparations for the future, we are
mentioned above, we respectfully request your
inspection and comparison of prices.

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PITT-STRELL.

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RESPECTABLE GIRL, about 16, light complexion,
house & Cuffeen Domestic Crewman, would like
SITUATION. Young General, also sing Girl
Household. Apply Mrs. Jones, 15 Ladysmith

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WANTED COAL-MINERS.
Apply THE WALLACE RAIL CO.,
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WATKINS, Farm Hand, for small dis-
plough, mow, etc., he and keep. T. J. Loder
ANTED, for General SERVANT.
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Mrs. Jeremiah, is King's West.
WATKINS, an Urban (Black) in early
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years, good, some (Black) in early

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WANTED, for Richmond, Eves, Duxbury, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849

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State | Sydney, at the office of The Sydney Morning Herald, and Hunter streets, Monday, May 8, 1899.